

No Medical Requirements Guaranteed Approval Standard Issue Individual Disability Income Insurance



Exclusively for UCSD, Rady's, & Scripps Residents/Fellows

From:
Andy G. Borgia, CLU
D.K. Unger



Disability Risk

As a physician, you've seen first-hand how often disabilities occur. Just over 1 in 4 of today's 20-year-olds will become disabled before reaching age 67¹. You take care of others – but how will you minimize the disruption caused by a disability? How will you maintain your short and long term financial goals?

Protect Your Income

Individual disability income insurance from DI4MDS is designed to help provide financial security in the event a long-term illness or accident prevents you from earning your usual income. With individual disability income insurance, your future earnings will be protected should a disability occur.

Exclusive Offer for Residents/Fellows

Special Discount for Residents/Fellows:
15% off gender-neutral premium rates

General Features:

- 90 day waiting period
- Monthly benefits payable to age 67
Presumptive benefits payable for life
- Monthly base benefits of \$1,500²
\$2,500³,
\$5,000³ or
\$7,500³

Own Occupation Rider

This rider expands the definition of total disability. Under this rider you would still be considered totally disabled if, due to sickness or injury, you are unable to perform the substantial and material acts of your regular occupation even if you are working in another occupation.

If you have limited your practice to a professionally recognized specialty in medicine, the specialty will be deemed your regular occupation.

Partial Disability Benefit Rider

This is included with all policies and pays a benefit if you are not totally disabled and working in your specialty, but because of your injury or sickness you are unable to earn 80% or more of your monthly earnings. Each of the first six monthly payments will not be less than 50% of the policy benefit amount. The rider also pays a lump sum recovery benefit if you return to work at least 30 hours per week immediately after a period for which partial disability benefits were paid.

Noncancelable and Guaranteed Renewable

This ensures the insurance company cannot cancel your coverage, change policy provisions, or raise the premium until age 67.

Future Purchase Option Rider³

This allows you to purchase future benefit increases up to \$15,000/month immediately, or on your policy anniversary, subject only to financial qualification. No medical requirements needed.

Eligibility

This guarantee standard issue policy is **only available** from DI4MDS to Residents and Fellows who have NOT been disabled or submitted a disability claim in the 12 months prior to applying for coverage. If you have applied for coverage and been declined or postponed in the last 7 years, you will not be eligible for this policy. **Before you decide on protecting your medical career, contact DI4MDS.**

Count on DI4MDS

We represent all the major disability insurance companies. The insurance company underwriting your policy is a financially strong, well-established (over 100-year-old) firm that ranks among the leading individual disability insurance carriers in the nation.

To preserve this valuable opportunity, or obtain more information, contact DI 4 MDS BEFORE applying elsewhere.

Andy G. Borgia, CLU
D.K. Unger
DI4MDS
10505 Sorrento Valley Road, Suite 250
San Diego, CA 92121

888.934.4637
858.523.7518 (After 5PM)
andyb@di4mds.com
dku@di4mds.com
www.DI4MDS.com



Just over 1 in 4 of today's 20-year-olds will become disabled before reaching age 67.¹ These policies have exclusions and limitations, and terms under which the policies may be continued in force or discontinued. Some policy provisions and available riders may vary by state. Optional riders are subject to underwriting and reinsurance availability, and may increase premiums. For complete cost and coverage details, please contact DI4MDS.

¹ Social Security Administration, Fact Sheet June 2013

² Non-Exiting Residents/Fellows Maximum \$1,500 per month

³ Available only to exiting Residents/Fellows